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UNITED STATES PATENT AND TRADEMARK OFFICE  
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
10/036,172	12/31/2001	Neeraj Kumar	G07.011

CONFIRMATION NO. 4826

FORMALITIES LETTER



Buckley, Maschoff, Talwalkar & Allison LLC  
5 Elm Street  
New Canaan, CT 06840

Date Mailed: 02/12/2002

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 130.

*A copy of this notice **MUST** be returned with the reply.*

*Karla Quintro*

Customer Service Center  
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

03/29/2002 BABRAHA1 00000024 10036172

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130.00 OP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



Applicant(s): Kumar, et al.

Application No.: 10/036,172

Filed: 12/31/2001

Title: METHOD AND APPARATUS FOR  
DETERMINING AN OFFER  
REGARDING A FINANCIAL  
PRODUCT

Group Art Unit: 2164

Attorney Docket No.: G07.011

**RESPONSE TO NOTICE TO FILE MISSING PARTS OF APPLICATION**

Assistant Commissioner for Patents  
Washington, D.C. 20231  
Attention: Box Missing Parts

Sir:

This is in response to the February 12, 2002 Notice to File Missing Parts of Application under 37 CFR 1.53(f). Enclosed is a copy of said Notice and the following documents and fees to complete the filing requirements of the above-identified application.

(X) Executed Declaration and Power of Attorney. The above-identified application is the same application which the inventor executed by signing the enclosed declaration.

( ) Statutory basic filing fee ( ) Utility ( ) Design

( ) Additional claim fees of \$

(X) Missing Parts Surcharge = \$130.00

( ) A Petition for Extension of Time for reply to Notice of Missing Parts is attached.

( ) one month = \$110.00

( ) two months = \$400.00

( ) three months = \$920.00

( ) four months = \$1,960.00

Respectfully submitted,

By Scott B. Allison

Scott B. Allison

Reg. No. 38,370

Buckley Maschoff Talwalkar & Allison

5 Elm Street

New Canaan, CT 06840

(203) 972-5985/voice

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231.

Date of Deposit: March 2, 2002

Typed Name: Edith Martin

Signature: Edith Martin



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PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence after initial filing)</i>	<b>Application Number</b>	10/036,172	
	<b>Filing Date</b>	December 31, 2001	
	<b>First Named Inventor</b>	Kumar	
	<b>Group Art Unit</b>	2164	
	<b>Examiner Name</b>		
<b>Total Number of Pages in This Submission</b>	5	<b>Attorney Docket Number</b>	G07.011

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Reply	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below): A check for \$130
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	
<input type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s)	
<input type="checkbox"/> Response to Missing Parts/Incomplete Application	<b>Remarks</b>	
<input checked="" type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
<b>Firm or Individual name</b>	Scott B. Allison
<b>Signature</b>	
<b>Date</b>	March 12, 2002

CERTIFICATE OF MAILING			
I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, Box MISSING PARTS, Washington, DC 20231 on March 12, 2002.			
<b>Type or printed name</b>	Edith Martin		
<b>Signature</b>		<b>Date</b>	March 12, 2002

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231